

In re:  
Nicole Elizabeth Osborne  
Debtor

Case No. 25-10764-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 17, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 5

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Nicole Elizabeth Osborne, 62 Green View Drive, Pottstown, PA 19464-7501  |
| 14985419 | + PENNYMAC LOAN SERVICES, LLC, c/o DENISE ELIZABETH CARLON, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov      | Mar 18 2025 00:53:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 18 2025 00:42:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14985208 | ^ MEBN                                  | Mar 18 2025 00:33:08 | PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541                               |

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 17, 2025

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Total Noticed: 5

**below:**

| <b>Name</b> | <b>Email Address</b> |
|-------------|----------------------|
|-------------|----------------------|

|                         |   |
|-------------------------|---|
| DENISE ELIZABETH CARLON | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com |
|-------------------------|---|

|                 |  |
|-----------------|--|
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
|-----------------|--|

|                       |                               |
|-----------------------|-------------------------------|
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |
|-----------------------|-------------------------------|

TOTAL: 3

Form *OL241* (3/23)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                          |   |                       |
|--------------------------|---|-----------------------|
| IN RE:                   | ) |                       |
| Nicole Elizabeth Osborne | ) | Case No. 25-10764-amc |
|                          | ) |                       |
|                          | ) |                       |
| Debtor(s).               | ) | Chapter: 13           |
|                          | ) |                       |
|                          | ) |                       |

**ORDER**

AND NOW, it is ORDERED that since the debtor(s) have failed to timely file the documents required by the order dated December 26, 2025, this case is hereby DISMISSED.

**Date: March 17, 2025**



Ashely M. Chan  
Chief Judge, United States Bankruptcy Court

Missing Documents:

Matrix

Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period Form 122C-1

Means Test Calculation Form 122C-2

Chapter 13 Plan

Schedules AB-J

Statement of Financial Affairs

Summary of Assets and Liabilities